

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Allan et al.

Art Unit : 3693

Serial No. : 09/696,099

Examiner : Lalita M. Hamilton

Filed : October 25, 2000

Conf. No. : 4131

Title : VALUE TRANSACTION SYSTEMS

MAIL STOP AF

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Please consider the references listed on the enclosed PTO-1449 form. Copies of the references are enclosed. English-language abstracts for items AL and AM also are enclosed.

A copy of a communication (dated June 5, 2008) from the Japanese Patent Office in a counterpart application also is enclosed and refers to each of the references listed on the enclosed form 1449. An English-language translation of the communication is enclosed as well.

This statement is being filed after a final Office action, but before payment of the issue fee. Each item of information in this statement (*i*) was cited in the enclosed communication from the Japanese Patent office, the communication being dated June 5, 2008, which is not more than three months prior to the filing of this statement, and (*ii*) to the knowledge of the undersigned, was not first cited in any communication from a foreign patent office in a counterpart application which was more than three months prior to the filing date of this statement.

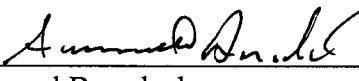
The fee of \$180 in payment of the late submission fee of §1.17(p) is being paid through the EFS system. Please apply any other charges or credits to Deposit Account No. 06-1050.

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Attorney's Docket No.: 07703-346001

Respectfully submitted,

Date: 7/15/08



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